

1 **ROUTH CRABTREE OLSEN, P.S.**  
2 3535 FACTORIA BLVD. SE, SUITE 200  
3 BELLEVUE, WA 98006  
4 TELEPHONE (425) 458-2121  
5 FACSIMILE (425) 458-2131

Honorable Judge Thomas T. Glover  
Chapter 7  
Hearing Location: Marysville  
Hearing Date: July 29, 2009  
Hearing Time: 9:30 am  
Response Date: July 22, 2009

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**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF WASHINGTON**

In re:

Ricky B Foster  
Denise M Foster

Debtors.

No.: 09-13500-TTG

**ORDER GRANTING RELIEF FROM STAY  
To JPMorgan Chase Bank, N.A.**

This matter came before the Court upon JPMorgan Chase Bank, N.A.'s motion for relief from stay. It appears for the reasons stated in the motion that the stay should be lifted as to enforcement of the deed of trust that is the subject of JPMorgan Chase Bank, N.A.'s motion and further as to the property located at 16620 34TH ST NE, SNOHOMISH, Washington 98290 ("Property") and legally described as set forth in the Deed of Trust attached as an exhibit to the motion. NOW, THEREFORE, IT IS HEREBY:

ORDERED that, pursuant to 11 U.S.C. § 362(d), the automatic stay is terminated as to JPMorgan Chase Bank, N.A., its successors and assigns, so that it may pursue its state remedies to enforce its security interest in the Property and/or as to enforcement of the deed of trust that is the subject of JPMorgan Chase Bank, N.A.'s motion. Creditor, its successors and assigns, may, at its option, offer, provide and enter into any potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement and may contact the Debtor via

1 telephone or written correspondence to offer such an agreement, which shall be non-recourse unless  
2 included in a reaffirmation agreement.

3 IT IS FURTHER ORDERED that the order shall be effective immediately notwithstanding  
4 the provisions of F.R.B.P 4001(a)(3) and that the order shall be effective as to any chapter under  
5 which the present case may be converted absent further order of this court.  
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9 U.S. Bankruptcy Judge Thomas T. Glover

10 Presented by:

**ROUTH CRABTREE OLSEN, P.S.**

11 /s/ James K. Miersma

12 James K. Miersma, WSBA# 22062

13 Attorneys for Creditor  
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